

**Information to identify the case:**

Debtor 1	David Fetsko	Social Security number or ITIN xxx-xx-5389
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Miranda Fetsko	Social Security number or ITIN xxx-xx-9815
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 11/18/19
Case number: 19-24472-CMB		

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	David Fetsko	Miranda Fetsko
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1 Smith Street Charleroi, PA 15022	1 Smith Street Charleroi, PA 15022
<b>4. Debtor's attorney</b> Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: <a href="mailto:ecf@mcelrathlaw.com">ecf@mcelrathlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmevf@chapter13trusteewdpa.com">cmevf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 12/26/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 27, 2020 at 02:00 PM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 3/27/20 <b>Filing deadline:</b> 1/27/20 <b>Filing deadline:</b> 5/18/20
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>1/27/20 at 02:00 PM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 David Fetsko  
 Miranda Fetsko  
 Debtors

Case No. 19-24472-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Dec 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2019.

db/jdb +David Fetsko, Miranda Fetsko, 1 Smith Street, Charleroi, PA 15022-3110  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 15158763 +Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641  
 15158765 Dept Of Defense, Dfas-de/fydc, Denver, CO 80279  
 15158767 +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 15159648 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15174651 +Pinnacle Credit Servic, 7900 Highway 7 # 100, Saint Louis Park, MN 55426-4045  
 15158769 +Professional Adjmnt Co, 14410 Metropolis Ave, Fort Myers, FL 33912-4341  
 15158770 +Rui Credit Services In, 1305 Walt Whitman Rd Ste, Melville, NY 11747-4849  
 15158773 +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121  
 15158774 +Usaa Fed Svng/nationst, 350 Highland, Houston, TX 77009-6623

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@mcelrathlaw.com Dec 27 2019 02:41:12 Paul W. McElrath, Jr.,  
 McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 27 2019 02:42:05 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Dec 27 2019 02:42:17  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +EDI: PRA.COM Dec 27 2019 07:03:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 15174641 EDI: AIS.COM Dec 27 2019 07:03:00 American Info Source Lp, Post Office Box 248848,  
 Oklahoma City, OK 73124-8848  
 15158761 +EDI: CAPIO.COM Dec 27 2019 07:03:00 Capio Partners Llc, 2222 Texoma Pkwy,  
 Sherman, TX 75090-2481  
 15169414 EDI: CAPITALONE.COM Dec 27 2019 07:03:00 Capital One Bank (USA), N.A.,  
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
 15158762 +EDI: CAPITALONE.COM Dec 27 2019 07:03:00 Capital One Bank Usa N, Po Box 30281,  
 Salt Lake City, UT 84130-0281  
 15174644 +EDI: COMCASTCBLCENT Dec 27 2019 07:03:00 Comcast, Po Box 3001,  
 Southeastern, PA 19398-3001  
 15158764 +E-mail/Text: scollins@cs-llc.com Dec 27 2019 02:42:02 Credit Soltn,  
 2277 Thunderstick Drive, Lexington, KY 40505-9002  
 15158766 +E-mail/Text: bknotice@ercbpo.com Dec 27 2019 02:42:26 Enhanced Recovery Co L,  
 Po Box 57547, Jacksonville, FL 32241-7547  
 15158768 +E-mail/Text: info@phoenixfinancialsvcs.com Dec 27 2019 02:41:21 Phoenix Financial Serv,  
 8902 Otis Ave, Indianapolis, IN 46216-1077  
 15162790 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 27 2019 02:48:52  
 Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 15158771 +EDI: RMSC.COM Dec 27 2019 07:03:00 Syncb/amer Eagle, Po Box 965005,  
 Orlando, FL 32896-5005  
 15168322 +E-mail/Text: bankruptcy@huntington.com Dec 27 2019 02:42:15 The Huntington National Bank,  
 PO Box 89424, Cleveland, OH 44101-6424  
 15174655 +E-mail/Text: bankruptcy@huntington.com Dec 27 2019 02:42:14 The Huntington National Bank,  
 7450 Huntington Park Drive, Columbus, OH 43235-5617  
 15158772 +Fax: 304-598-5019 Dec 27 2019 02:47:45 The United Federal Cr, 3600 University Ave,  
 Morgantown, WV 26505-3087  
 15174659 EDI: USAA.COM Dec 27 2019 07:03:00 Usaa Federal Savings, Pob 47504,  
 San Antonio, TX 78265  
 15158775 EDI: USAA.COM Dec 27 2019 07:03:00 Usaa Federal Savings B, Pob 47504,  
 San Antonio, TX 78265  
 15174660 E-mail/Text: bankruptcy@firstenergycorp.com Dec 27 2019 02:42:22 West Penn Power,  
 P.O. Box 3687, Akron, OH 44309-3687  
 15170465 +E-mail/Text: bankruptcy@firstenergycorp.com Dec 27 2019 02:42:21 West Penn Power,  
 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr USA Federal Savings Bank  
 15174642\* +Capio Partners Llc, 2222 Texoma Pkwy, Sherman, TX 75090-2481  
 15174643\* +Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
 15174645\* +Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641  
 15174646\* +Credit Soltn, 2277 Thunderstick Drive, Lexington, KY 40505-9002  
 15174647\* Dept Of Defense, Dfas-de/fydc, Denver, CO 80279  
 15174648\* +Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547  
 15174649\* +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 15174650\* +Phoenix Financial Serv, 8902 Otis Ave, Indianapolis, IN 46216-1077  
 15174652\* +Professional Adjmnt Co, 14410 Metropolis Ave, Fort Myers, FL 33912-4341

District/off: 0315-2

User: dkam  
Form ID: 309I

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Dec 26, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

15174653\* +Rui Credit Services In, 1305 Walt Whitman Rd Ste, Melville, NY 11747-4849  
15174654\* +Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005  
15174656\* +The United Federal Cr, 3600 University Ave, Morgantown, WV 26505-3087  
15174657\* +Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121  
15174658\* +Usaa Fed Svng/nationst, 350 Highland, Houston, TX 77009-6623

TOTALS: 1, \* 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor USAA Federal Savings Bank bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Joint Debtor Miranda Fetsko ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Debtor David Fetsko ecf@mcelrathlaw.com,  
donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com

TOTAL: 5